

# **Student Aid Index (SAI) Calculation**



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# Agenda

- 1. Student Aid Index (SAI) Overview**
- 2. Formula A—Dependent Student Calculation**
- 3. Resources**
- 4. Questions**



# STUDENT AID INDEX (SAI) OVERVIEW



# 2024-2025 Need Analysis Changes

**Student Aid Index (SAI) replaces  
Expected Family Contribution  
(EFC)**

**Estimated Financial Assistance  
(EFA) becomes Other Financial  
Assistance (OFA)**

**Need Calculation = COA — SAI — OFA**



# STUDENT AID INDEX FORMULA

**Allows for  
negative SAI  
up to -1,500**

**No allowance  
to prorate SAI  
for periods  
other than  
nine months**

**Implements  
separate Pell  
Grant eligibility  
determination**



# UNTAXED INCOME AND BENEFITS

## ITEMS REQUIRED:

- IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans
- Tax-exempt interest income
- Untaxed portion of IRA distributions and untaxed portion of pensions (excluding rollovers)
- Foreign income of U.S. citizens and permanent residents if that income was exempt from U.S. taxation or foreign income for which the individual received a foreign tax credit

## ITEMS REMOVED:

- Payments to tax-deferred pensions and retirement savings plans
- Cash support (money received or paid on your behalf)
- Worker's compensation
- Housing/food allowance for military/clergy
- Veteran's noneducation benefits
- Child support received (now an asset)

*HEA Citation:* [480\(b\)](#) and [401\(b\)\(1\)\(D\)](#)



# INCOME OFFSETS

## EXCLUDABLE INCOME ITEMS:

- Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit)
- Taxable college grant and scholarship aid reported to the IRS as income
- Income earned from work under Federal Work-Study

## ITEMS REMOVED:

- Income earned from a cooperative education program
- Child support paid
- Special combat pay included in Adjusted Gross Income (AGI)
- Foster-care payments received from the Social Security Administration

*HEA Citation: [480\(e\)](#)*





# CHANGES TO ASSET INFORMATION

Expected Family Contribution (EFC)	Student Aid Index (SAI)
<p data-bbox="690 458 1263 501"><b>Contribution from Assets</b></p> <ul data-bbox="224 551 1263 896" style="list-style-type: none"><li data-bbox="601 551 1263 594">• Cash, savings, and checking</li><li data-bbox="285 615 1263 715">• Net worth of investments, including real estate (excluding primary residence)</li><li data-bbox="224 736 1263 896">• Adjusted net worth of business and/or farm (excluding businesses with fewer than 100 full- time employees or family farms)</li></ul>	<p data-bbox="1786 458 2349 501"><b>Contribution from Assets</b></p> <ul data-bbox="1314 551 2349 896" style="list-style-type: none"><li data-bbox="1671 551 2349 594">• Annual child support received</li><li data-bbox="1314 615 2349 715">• Cash, savings, checking, time deposits, and money market funds<ul data-bbox="1403 736 2349 836" style="list-style-type: none"><li data-bbox="1403 736 2349 836">• Net worth of investments, including real estate (excluding primary residence)</li></ul></li><li data-bbox="1391 858 2349 896">• Adjusted net worth of business and/or farm</li></ul>
<p data-bbox="682 1001 1263 1043"><b>Allowance against Assets</b></p> <ul data-bbox="377 1086 1263 1182" style="list-style-type: none"><li data-bbox="377 1086 1263 1182">• Education savings and asset protection allowance</li></ul>	<p data-bbox="1773 1001 2349 1043"><b>Allowance against Assets</b></p> <ul data-bbox="1735 1086 2349 1129" style="list-style-type: none"><li data-bbox="1735 1086 2349 1129">• Asset protection allowance</li></ul>



# SAI CALCULATION ROUNDING RULES

- ✓ **Carry each calculation to three decimal places**
- ✓ **Round to nearest whole number**
- ✓ **Round upward for results .500 to .999**
- ✓ **Round downward for results .001 to .499**
- ✓ **Round each intermediate value**





Let's try it together!



# FORMULA A- DEPENDENT STUDENTS CALCULATION



# STUDENT A's FAFSA® INFORMATION (1 of 2)

*Which parent demographic and income data will we use to calculate the SAI?*

## PARENT DEMOGRAPHICS

Marital Status = Married

Family Size = 4

Number in College = 1

Age of Older Parent = 53

State of Legal Residence = NC

Tax Filing Status = Married Filing Jointly

## PARENT INCOME

AGI = \$59,021

Parent 1 Earned Income = \$38,585

Parent 2 Earned Income = \$22,138

Taxes Paid = \$812

Tax-exempt Interest = \$0

~~Child support received = \$0\*~~

~~Tax Deferred Pension \$32,971\*~~

\*No longer income



# STUDENT A's FAFSA® INFORMATION (2 of 2)

*Which parent assets and student data will we use to calculate the SAI?*

## PARENT ASSETS

Cash, Savings, Checking = \$0

Investments Net Worth = \$0

Business/Farm Net Worth = \$0

Child Support Received = \$0

## STUDENT DATA

Tax Filing Status = Non-filer

Federal Work-Study= \$0

Cash, Savings, Checking, etc. = \$10,325



# STUDENT AID INDEX

## Formula A – Dependent Student

### Student Aid Index (SAI)

Parents' Contribution (line 19)		
Student's Contribution from Income (line 30)	+	
Student's Contribution from Assets (line 36)	+	
37. Student Aid Index (sum of lines 19, 30, and 36) <ul style="list-style-type: none"><li>• If negative and <math>&lt; -1,500</math>, adjust to <math>-1,500</math> (e.g., if <math>-2,000</math> set to <math>-1,500</math>)</li><li>• If negative and <math>\geq -1,500</math>, do not adjust (e.g., if <math>-1,000</math> leave as <math>-1,000</math>)</li></ul>	=	SAI



# PARENT CONTRIBUTION FROM INCOME





# PARENT INCOME ADDITIONS

Parent Income Additions		
a. Parents' AGI		59,021
b. Parents' Deductible Payments to IRA/KEOGH/Other	+	—
c. Parents' Tax-Exempt Interest Income	+	—
d. Parents' Untaxed Portions of IRA Distributions (Excluding rollovers; if less than zero, enter zero)	+	—
e. Parents' Untaxed Portions of Pensions (Excluding rollovers; if less than zero, enter zero)	+	—
f. Parents' Foreign Income Exclusion (reported on U.S. Tax Return; if less than zero, enter the absolute value)	+	—
1. Total Parent Income Additions (sum of lines a, b, c, d, e, and f)	=	59,021



# PARENT INCOME OFFSETS AND TOTAL INCOME

Parent Income Offsets		
g. Parents' Taxable College Grant and Scholarship Aid (reported as income)		—
h. Parents' Education Credits	+	—
i. Parents' Federal Work-study (FWS)	+	—
2. Total Parent Income Offsets (sum of lines g, h, and i)	=	0
3. Total Parent Income (line 1 minus line 2)		
• Total Parent Income Additions – Total Parent Income Offsets		
• May be a negative number    Line 1 \$59,021 — Line 2 \$0 = \$59,021	=	59,021



# ALLOWANCES AGAINST PARENTS' INCOME (1 of 4)

Allowances Against Parents' Income		
4. Parents' U.S. Income Tax Paid (or Foreign Equivalent)		812
5. Payroll Tax Allowance (Table A1)		
a. Medicare's Hospital Insurance (HI) Program Tax Rate (Table A1: Step 1) (If less than zero, put zero)	+	
b. Old-age, survivors, & disability insurance (OASDI) Tax Rate (Table A1: Step 2) (If less than zero, put zero)	+	
6. Income Protection Allowance (Table A2) <ul style="list-style-type: none"><li>• Use the calculated Family Size to determine the IPA</li></ul>	+	
7. Employment Expense Allowance (EEA) <ul style="list-style-type: none"><li>• The lesser of:<ul style="list-style-type: none"><li>○ 35% of parents' combined earned income, OR</li><li>○ \$4,730</li></ul></li></ul>	+	
8. Total Parent Allowances Against Income (sum lines 4, 5a, 5b, 6, and 7)	=	



# TABLE A1. PAYROLL TAX ALLOWANCE (1 of 2)

Tax Rate Program	Tax Rate
<b>Step 1:</b> Medicare's Hospital Insurance (HI) Program Tax Rate	If Parent filed as Married-Filed Joint Return (MFJ): <ul style="list-style-type: none"><li>• 1.45% of parents' combined earned income up to \$250,000, (+) plus</li><li>• 2.35% of parents' combined earned income <b>over</b> \$250,000</li></ul>

## Calculation

Combined earned income: \$38,585 (parent 1) + \$22,138 (parent 2) = \$60,723

a)  $\$60,723 \times 0.0145$  (1.45%) = \$880.484 (round to **\$880**)



# ALLOWANCES AGAINST PARENTS' INCOME (2 of 4)

Allowances Against Parents' Income		
4. Parents' U.S. Income Tax Paid (or Foreign Equivalent)		812
5. Payroll Tax Allowance (Table A1)		
a. Medicare's Hospital Insurance (HI) Program Tax Rate (Table A1: Step 1) (If less than zero, put zero)	+	880
b. Old-age, survivors, & disability insurance (OASDI) Tax Rate (Table A1: Step 2) (If less than zero, put zero)	+	
6. Income Protection Allowance (Table A2) <ul style="list-style-type: none"><li>• Use the calculated Family Size to determine the IPA</li></ul>	+	
7. Employment Expense Allowance (EEA) <ul style="list-style-type: none"><li>• The lesser of:<ul style="list-style-type: none"><li>○ 35% of parents' combined earned income, OR</li><li>○ \$4,730</li></ul></li></ul>	+	
8. Total Parent Allowances Against Income (sum lines 4, 5a, 5b, 6, and 7)	=	





# TABLE A1. PAYROLL TAX ALLOWANCE (2 of 2)

Tax Rate Program	Tax Rate
Step 2: Old-age, survivors, and disability insurance (OASDI) Tax Rate	<p>If Parent:</p> <ul style="list-style-type: none"><li>• For those reporting a single parental income, 6.2% of parent's total earned income up to Contributions and Benefit Base of \$147,000 for Tax Year 2022. If parent's total earned income exceeds \$147,000, then input \$9,114*.</li><li>• For those reporting two parental incomes or whose parents filed a joint return, 6.2% of parents total earned income up to Contributions and Benefit Base of \$294,000 for Tax Year 2022. If parents' total earned income exceeds \$294,000, then input \$18,228*.</li></ul>

## Calculation

Total earned income = \$60,723

$\$60,723 \times 0.062$  (6.2%) = \$3,764.826 (rounded to \$3,765)



# ALLOWANCES AGAINST PARENTS' INCOME (3 of 4)

Allowances Against Parents' Income		
4. Parents' U.S. Income Tax Paid (or Foreign Equivalent)		812
5. Payroll Tax Allowance (Table A1)		
a. Medicare's Hospital Insurance (HI) Program Tax Rate (Table A1: Step 1) (If less than zero, put zero)	+	880
b. Old-age, survivors, & disability insurance (OASDI) Tax Rate (Table A1: Step 2) (If less than zero, put zero)	+	3,765
6. Income Protection Allowance (Table A2) <ul style="list-style-type: none"><li>• Use the calculated Family Size to determine the IPA</li></ul>	+	
7. Employment Expense Allowance (EEA) <ul style="list-style-type: none"><li>• The lesser of:<ul style="list-style-type: none"><li>○ 35% of parents' combined earned income, OR</li><li>○ <b>\$4,730</b></li></ul></li></ul>	+	
8. Total Parent Allowances Against Income (sum lines 4, 5a, 5b, 6, and 7)	=	



# TABLE A2. INCOME PROTECTION ALLOWANCE

Table A2: Income Protection Allowance

Family Size (including student)	Income Protection Allowance Amount
2	\$27,600
3	\$34,350
4	\$42,430
5	\$50,060
6	\$58,560



Note: For each additional household member, add \$6,610.

## Calculation

Family size = 4

**\$42,430**





# ALLOWANCES AGAINST PARENTS' INCOME (4 of 4)

Allowances Against Parents' Income		
4. Parents' U.S. Income Tax Paid (or Foreign Equivalent)		812
5. Payroll Tax Allowance (Table A1)		
a. Medicare's Hospital Insurance (HI) Program Tax Rate (Table A1: Step 1) (If less than zero, put zero)	+	880
b. Old-age, survivors, & disability insurance (OASDI) Tax Rate (Table A1: Step 2) (If less than zero, put zero)	+	3,765
6. Income Protection Allowance (Table A2)		
• Use the calculated Family Size to determine the IPA	+	42,430
7. Employment Expense Allowance (EEA)		
• The lesser of:		
○ 35% of parents' combined earned income, OR		
○ <b>\$4,730</b>		
Parent 1 Income = \$38,585 Parent 2 Income = \$22,138 Total Income = \$60,723 \$60,723 x 0.35 = \$21,253.05	+	4,730
8. Total Parent Allowances Against Income (sum lines 4, 5a, 5b, 6, and 7)	=	52,617



# PARENTS' AVAILABLE INCOME

Parents' Available Income (PAI)		
Total Parent Income (line 3)		59,021
Total Parent Allowances Against Income (line 8)	-	52,617
9. Parent Available Income (line 3 minus line 8)	=	6,404
<ul style="list-style-type: none"><li>• May be a negative number</li></ul>		



# PARENT CONTRIBUTION FROM ASSETS

# PARENT CONTRIBUTION FROM ASSETS (1 of 2)



<b>Parent Contribution from Assets</b>		
10. Annual child support received for the last complete calendar year		—
11. Cash, savings, and checking accounts	+	—
12. Net worth of investments <ul style="list-style-type: none"> <li>• Includes: time deposits, money market funds, real estate (excluding primary residence), vacation homes, income producing property, trusts, stocks, bonds, derivatives, securities, mutual funds, tax shelters, and qualified education benefits</li> <li>• If negative, enter zero</li> </ul>	+	—
13. Adjusted net worth of business and/or farm (Table A3) <ul style="list-style-type: none"> <li>• Net worth of business and/or farm multiplied by the applicable adjustment in Table A3</li> </ul>	+	—
14. Net worth (sum of lines 10, 11, 12, and 13)	=	0
15. Asset Protection Allowance (APA) (Table A4)	-	
16. Asset Conversion Rate (12%)	x	0.12
17. Parent Contribution from Assets (PCA) <ul style="list-style-type: none"> <li>• (Line 14 minus line 15) times line 16</li> <li>• If negative, enter zero</li> </ul>	=	



# TABLE A4. ASSET PROTECTION ALLOWANCE (APA)

Table A4: Asset Protection Allowance (Parents Only)

Age of older parent as of 12/31/2023*	Allowance if there are two parents**	Allowance if there is only one parent	Age of older parent as of 12/31/2023*	Allowance if there are two parents**	Allowance if there is only one parent
25 or less	\$0	\$0	46	\$0	\$0
26	\$0	\$0	47	\$0	\$0
27	\$0	\$0	48	\$0	\$0
28	\$0	\$0	49	\$0	\$0
29	\$0	\$0	50	\$0	\$0
30	\$0	\$0	51	\$0	\$0
31	\$0	\$0	52	\$0	\$0
32	\$0	\$0	53	\$0	\$0
33	\$0	\$0		\$0	\$0



Age of older parent as of 12/31/2023*	Allowance if there are two parents**	Allowance if there is only one parent
53	\$0	\$0



# PARENT CONTRIBUTION FROM ASSETS (3 of 3)

10. Annual child support received for the last complete calendar year		—
11. Cash, savings, checking accounts, time deposits, and money market funds	+	—
12. Net worth of investments <ul style="list-style-type: none"><li>Includes: real estate (excluding primary residence), vacation homes, income producing property, trusts, stocks, bonds, derivatives, securities, mutual funds, tax shelters, and qualified education benefits.</li><li>If negative, enter zero</li></ul>	+	—
13. Adjusted net worth of business and/or farm (Table A3) <ul style="list-style-type: none"><li>Net worth of business and/or farm multiplied by the applicable adjustment in Table A3.</li></ul>	+	—
14. Net worth (sum of lines 10, 11, 12, and 13)	=	0
15. Asset Protection Allowance (APA) (Table A4)	-	0
16. Asset Conversion Rate (12%)	x	0.12
17. Parent Contribution from Assets (PCA) <ul style="list-style-type: none"><li>(Line 14 minus line 15) times line 16      <math>\\$0 - \\$0 \text{ (APA)} = \\$0 \times 0.12 = \\$0</math></li><li>If negative, enter zero</li></ul>	=	0



# TOTAL PARENT CONTRIBUTION





# TOTAL PARENT CONTRIBUTION (1 of 2)

## Total Parent Contribution

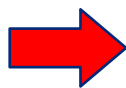
Parent Adjusted Available Income (PAAI)		
Parents' Available Income (line 9)		6,404
Parents' Contribution from Assets (line 17)	+	0
18. Parent Adjusted Available Income (PAI plus PCA) <ul style="list-style-type: none"><li>• May be a negative number</li></ul>	=	6,404
Parents' Contribution (PC)		
19. Parents' Contribution (Table A5) <ul style="list-style-type: none"><li>• Adjust PAAI (line 18) using Table A5.</li></ul>	=	





# TABLE A5. PARENTS' CONTRIBUTION FROM AAI

Table A5: Parents' Contribution from Adjusted Available Income



If the parents' AAI is ____	Then the parents' contribution from AAI is ____
Less than -\$6,820	-\$1,500
-\$6,820 to \$20,600	22% of AAI
\$20,601 to \$25,800	\$4,532 + 25% of AAI over \$20,600
\$25,801 to \$31,000	\$5,832 + 29% of AAI over \$25,800
\$31,001 to \$36,300	\$7,340 + 34% of AAI over \$31,000
\$36,301 to \$41,500	\$9,142 + 40% of AAI over \$36,300
\$41,501 or more	\$11,222 + 47% of AAI over \$41,500

## Calculation

AAI = \$6,404

1)  $\$6,404 \times 22\% = \$1,408.88$

2) Round \$1,409



# TOTAL PARENT CONTRIBUTION (2 of 2)

## Total Parent Contribution

Parent Adjusted Available Income (PAAI)		
Parents' Available Income (line 9)		6,404
Parents' Contribution from Assets (line 17)	+	0
18. Parent Adjusted Available Income (PAI plus PCA) • May be a negative number	=	6,404
Parents' Contribution (PC)		
19. Parents' Contribution (Table A5) • Adjust PAAI (line 18) using Table A5.	=	1,409



# STUDENT CONTRIBUTION FROM INCOME



# STUDENT INCOME ADDITIONS

Student Income Additions		
a. Student AGI		
b. Student Deductible Payments to IRA/KEOGH/Other	+	—
c. Student Exempt Interest Income	+	
d. Student Untaxed Portions of IRA Distributions (Excluding rollovers; if less than zero, enter zero)	+	—
e. Student Untaxed Portions of Pensions (Excluding rollovers; if less than zero, enter zero)	+	—
f. Student Foreign Income Exclusion (reported on U.S. Tax Return; if less than zero, enter the absolute value)	+	—
20. Total Student Income Additions (sum of lines a, b, c, d, e, and f)	=	0



# STUDENT INCOME OFFSETS

Student Income Offsets		
g. Student College Grant and Scholarship Aid (reported as income)		—
h. Student Education Credits	+	—
i. Student Federal Work-study (FWS)	+	—
21. Total Student Income Offsets (sum of lines g, h, and i)	=	—
22. Total Student Income (line 20 minus line 21)		0
• Total Student Income Additions – Total Student Income Offsets		
• May be a negative number	=	



# ALLOWANCES AGAINST STUDENT INCOME

Allowances Against Student Income	Non-tax filer = \$0 taxes paid	
23. Student U.S. Income Tax Paid (or Foreign Equivalent)		—
24. Payroll Tax Allowance (Table A1)		
a. Medicare's Hospital Insurance (HI) Program Tax Rate (Table A1: Step 1)	+	—
b. Old-age, survivors, & disability insurance (OASDI) Tax Rate (Table A1: Step 2)	+	—
25. Income Protection Allowance	+	11,130
26. Allowance for parents' negative adjusted available income		
a. If line 18 is negative, enter line 18 as a positive number		
b. If line 18 is zero or positive, enter zero     Line 18 = 7,134	+	0
27. Total Student Allowances Against Income (sum lines 23, 24a, 24b, 25, and 26)	=	11,130





# STUDENT'S CONTRIBUTION FROM INCOME

Student's Contribution from Income		
Total Student Income (line 22)		0
Total Student Allowances Against Income (line 27)	-	11,130
28. Student Available Income (line 22 minus line 27)	$0 - 11,130 = -11,130$	
• May be a negative number	=	-11,130
29. Assessment of Student Available Income (50%)	$-11,130 \times 0.50 = -5,565$	x 0.50
30. Student's Contribution from Income (line 28 times line 29)		
• If negative and $< -1,500$ , adjust to $-1,500$ (e.g., if $-2,000$ set to $-1,500$ )		
• If negative and $\geq -1,500$ , do not adjust (e.g., if $-1,000$ leave as $-1,000$ )	=	-1,500





# STUDENT CONTRIBUTION FROM ASSETS





# STUDENT CONTRIBUTION FROM ASSETS

Student Contribution from Assets		
31. Cash, savings, and checking accounts		10,325
32. Net worth of investments <ul style="list-style-type: none"> <li>Includes: time deposits, money market funds, real estate (excluding primary residence), vacation homes, income producing property, trusts, stocks, bonds, derivatives, securities, mutual funds, tax shelters, and qualified education benefits</li> <li>If negative, enter zero</li> </ul>	+	—
33. Adjusted net worth of business and/or farm (Table A3) <ul style="list-style-type: none"> <li>Net worth of business and/or farm multiplied by the applicable adjustment in Table A3</li> </ul>	+	—
34. Net worth (sum of lines 31, 32, and 33)	=	10,325
35. Asset Conversion Rate (20%) $10,325 \times 0.20 = 2,065$	X	0.20
36. Student Contribution from Assets (SCA) <ul style="list-style-type: none"> <li>Line 34 times line 35</li> <li>If negative, enter zero</li> </ul>	=	2,065



# STUDENT AID INDEX (SAI)



# STUDENT AID INDEX

## Student Aid Index (SAI)

Parents' Contribution (line 19)		1,409
Student's Contribution from Income (line 30)	+	-1,500
Student's Contribution from Assets (line 36)	+	2,065
37. Student Aid Index (sum of lines 19, 30, and 36) <ul style="list-style-type: none"><li>• If negative and <math>&lt; -1,500</math>, adjust to <math>-1,500</math> (e.g., if <math>-2,000</math> set to <math>-1,500</math>)</li><li>• If negative and <math>\geq -1,500</math>, do not adjust (e.g., if <math>-1,000</math> leave as <math>-1,000</math>)</li></ul>	=	<b>1,974</b>



**FORMULA A**  
**2023-2024 EFC vs.**  
**2024-2025 SAI**



# DATA USED FOR 2023-2024 EFC CALCULATION (1 of 2)

## • **PARENT DEMOGRAPHICS**

- **Marital Status = Married**
- **Household Size = 4**
- **Number in College = 1**
- **Age of Older Parent = 53**
- **State of Legal Residence = NC**
- **Tax Filing Status = Married Filing Jointly**

## • **PARENT INCOME**

- **AGI = \$59,021**
- **Parent 1 Earned Income = \$38,585**
- **Parent 2 Earned Income = \$22,138**
- **Taxes Paid = \$812**
- **Tax-exempt Interest = \$0**
- **Child Support Received = \$0**
- **Payments to Retirement Savings = \$32,971**



# DATA USED FOR 2023-2024 EFC CALCULATION (2 of 2)

## PARENT ASSETS

Cash, Savings, Checking, etc. = \$0

Investments Net Worth = \$0

## STUDENT DATA

Tax Filing Status = Non-filer

AGI = \$0

Taxed Paid = \$0

Earned Income = \$0

Cash, Savings,  
Checking, etc. = \$10,325



# EFC vs. SAI COMPARISON

Intermediate values / EFC / SAI	2023-2024 EFC Formula A	2024-25 SAI Formula A
Parents' Available Income	48,492	6,404
Parents' Contribution from Assets	0	0
Parents' Contribution	15,716	1,409
Student's Contribution from (Available) Income	0	-1,500
Student's Contribution from Assets	2,047	2,065
<b>Expected Family Contribution (EFC)</b>	<b>17,763</b>	—
<b>Student Aid Index (SAI)</b>	—	<b>1,974</b>



# EFC vs. SAI and OLD SAI COMPARISON

Intermediate values / EFC / SAI	2023-2024 EFC Formula A	2024-25 SAI Formula A
Parents' Available Income	48,492	6,404 <b>13,694</b>
Parents' Contribution from Assets	0	0
Parents' Contribution	15,716	1,409 <b>3,013</b>
Student's Contribution from (Available) Income	0	-1,500
Student's Contribution from Assets	2,047	2,065
<b>Expected Family Contribution (EFC)</b>	<b>17,763</b>	—
<b>Student Aid Index (SAI)</b>	—	<b>1,974 3,580</b>





# RESOURCES

[FSA Partners FAFSA Simplification Resources](#)

[NASFAA Resources](#)

[NASFAA SAI Case Studies](#)

[NASFAA Deep Dive: Why Did the SAI Inflation Adjustments Reduce the Asset Protection Allowance to Zero?](#)

[NASFAA Deep Dive into the Student Aid Index](#)

**Thank You!**